

United States Bankruptcy Court
Western District of Washington

In re:
Christopher John Ronk
Debtor

Case No. 23-11819-CMA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2
Date Rcvd: Sep 27, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2023:

Recip ID	Recipient Name and Address
db	Christopher John Ronk, 307 Ne Thornton Pl Apt 231, Seattle, WA 98125-8041
957203510	+ Cleo, 50 W. 25th St. Rm 403, New York, NY 10010
957203512	+ Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
957203513	Dave/evolve, 10999 Stahl Rd, Newburgh, IN 47630-7429
957203516	+ Klover, 57 W Grand Ave, Chicago, IL 60654-4857
957203524	Target, c/o Financial & Retail Srvs Mailstop BT, Minneapolis, MN 55440

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: richard@symmeslaw.com	Sep 27 2023 23:16:00	Richard J. Symmes, Symmes Law Group, PLLC, 1818 Westlake Avenue N., Ste 202, Seattle, WA 98109
tr	+ EDI: QDLBURMAN.COM	Sep 28 2023 03:18:00	Dennis Lee Burman, PO Box 1620, Marysville, WA 98270-1620
smg	EDI: WADEPREV.COM	Sep 28 2023 03:18:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust	+ Email/Text: USTPREGION18.SE.ECF@USDOJ.GOV	Sep 27 2023 23:16:00	United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438
957203506	EDI: BANKAMER.COM	Sep 28 2023 03:18:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
957203508	Email/Text: bankruptcynotices@hellobrigit.com	Sep 27 2023 23:16:00	Brigit, 838 Avenue of the Americas Fl 6, New York, NY 10001-4194
957203507	Email/Text: rm-bknotices@bridgecrest.com	Sep 27 2023 23:16:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
957203509	+ Email/Text: bankruptcy@axcess-financial.com	Sep 27 2023 23:16:00	Check 'n Go, Attn: Bankruptcy, PO Box 14283, Cincinnati, OH 45250-0283
957203511	+ EDI: WFNNB.COM	Sep 28 2023 03:18:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
957203505	Email/Text: cxs-doc-access@earnin.com	Sep 27 2023 23:16:00	Activehours, Inc. dba EarnIn, Attn: Bankruptcy Dept., 200 Portage Ave, Palo Alto, CA 94306-2242
957203514	Email/Text: operations@empower.me	Sep 27 2023 23:16:00	Empower, 660 York St, San Francisco, CA 94110-2101
957203515	EDI: IRS.COM	Sep 28 2023 03:18:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
957203517	Email/Text: bankruptcy@moneylion.com	Sep 27 2023 23:16:00	Money Lion, 30 W 21st St, New York, NY 10010-6905
957203518	Email/Text: RPC990Bankruptcy@Moneytreeinc.com	Sep 27 2023 23:16:00	Money Tree, PO Box 58363, Seattle, WA

			98138-1363
957203519	+ Email/Text: netcreditbnc@enova.com	Sep 28 2023 09:39:00	NetCredit, Attn: Bankruptcy Attn: Bankruptcy, 175 W. Jackson Blvd , Ste 1000, Chicago, IL 60604-2863
957203520	+ EDI: AGFINANCE.COM	Sep 28 2023 03:18:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
957203521	+ EDI: CBS7AVE	Sep 28 2023 03:18:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
957203522	+ EDI: RMSC.COM	Sep 28 2023 03:18:00	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
957203523	EDI: RMSC.COM	Sep 28 2023 03:18:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2023 at the address(es) listed below:

Name	Email Address
Dennis Lee Burman	dburman@premier1.net dburman@ecf.axosfs.com
Richard J. Symmes	on behalf of Debtor Christopher John Ronk richard@symmeslaw.com g3183@notify.cincompass.com;RSymmes@jubileebk.net
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

<div>Debtor 1:</div> <div>Christopher John Ronk</div> <div>First NameMiddle NameLast Name</div>			<div>Social Security number or ITIN: xxx-xx-4017</div> <div>EIN: --</div>	
<div>Debtor 2:</div> <div>(Spouse, if filing)</div> <div>First NameMiddle NameLast Name</div>			<div>Social Security number or ITIN: --</div> <div>EIN: --</div>	
<div>United States Bankruptcy Court: Western District of Washington</div>			<div>Date case filed for chapter: 7 9/27/23</div>	
<div>Case number: 23-11819-CMA</div>				

08/21

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Christopher John Ronk	
2.	All other names used in the last 8 years		
3.	Address	307 Ne Thornton Pl Apt 231 Seattle, WA 98125-8041	
4.	Debtor's attorney Name and address	Richard J. Symmes Symmes Law Group, PLLC 1818 Westlake Avenue N. Ste 202 Seattle, WA 98109	Contact phone 206-682-7975 Email: richard@symmeslaw.com
5.	Bankruptcy trustee Name and address	Dennis Lee Burman PO Box 1620 Marysville, WA 98270	Contact phone 360-657-3332
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 9/27/23

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 30, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephonic Creditors Meeting Conference Line: 1-888-396-5019 Participant Code: 6032931
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/29/23 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form **DeBN Request Form** with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.